

**METHOD AND APPARATUS FOR DETERMINING A CUSTOMER'S
LIKELIHOOD OF PAYING OFF A FINANCIAL ACCOUNT**

ABSTRACT OF THE DISCLOSURE

5 A system, method, apparatus, means, and computer program code for
predicting or otherwise determining a customer's likelihood of paying off a financial
account. The financial account may have a maximum loan amount, interest rate,
minimum monthly payment, or other term or condition associated with it. In some
embodiments, the financial account may be secured or unsecured. The customer's
10 likelihood of paying off the financial account may be predicted or otherwise
determined by analyzing various parameters associated with the customer and/or the
account. A score may be computed based on the parameters, which is indicative of
the customer's likelihood of paying off the financial account. Once the score is
computed, it may be used to select or otherwise determine one or more courses of
15 actions (e.g., marketing activities) to take regarding the customer and/or the account.